

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Francis Cehelsky and  
Lorraine Cehelsky

Debtor(s).

)  
) Case No. 15-24323-CMB  
)  
) Chapter 13  
)  
)  
X

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated \_\_11/2/20\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$ 5607 to \$12,431 per month.

effective 8/22; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 117) is treated as resolved by this Order.
  - The secured claim(s) of \_\_\_\_\_ shall govern, and then following all allowed post-petition payment change notices filed of record prior to \_\_\_\_\_. Local Rule(s) 3002-4 and 3002-5 for any PCN and PPFNs filed after the indicated date remains in effect.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 4<sup>th</sup> day of August, 2022

  
United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Kenneth Steidl  
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

FILED  
8/4/22 4:21 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Francis J. Cehelsky  
Lorraine A. Cehelsky  
Debtors

Case No. 15-24323-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 04, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Francis J. Cehelsky, Lorraine A. Cehelsky, 5 Wellington Court, Mc Kees Rocks, PA 15136-1377
cr	+ First Commonwealth Bank, successor by merger to Pi, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue Pittsburgh, PA 15222-1225
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14143675	Discover, Golden Valley Club Drive, Minneapolis, MN 55427
14143676	+ Discover Bank, 6681 Country Blub Drive, Minneapolis, MN 55427-4601
14390883	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14143681	Kohl's, Customer Service & Operation Center, N54 W13600, Menomonee Falls, WI 53051

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 04 2022 23:28:58	BMW Financial Services NA, LLC, C/O AIS Portfolio Services LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: psnyder@fcbanking.com	Aug 04 2022 23:24:00	First Commonwealth Bank, P. O. Box 400, 654 Philadelphia Street, Indiana, PA 15701-3930
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 04 2022 23:28:53	JPMorgan Chase Bank N.A., 201 N Central Ave, AZ1-1191, Phoenix, AZ 85004
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 04 2022 23:28:59	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	Email/PDF: rmscedi@recoverycorp.com	Aug 04 2022 23:28:51	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14162161	Email/PDF: bncnotices@becket-lee.com	Aug 04 2022 23:28:53	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14143668	+ Email/PDF: bncnotices@becket-lee.com	Aug 04 2022 23:28:51	AMX, c/o Becket & Lee, PO Box 3001, 16 General Warrent Blvd., Malvern, PA 19355-1245
14143669	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 04 2022 23:24:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
14162123	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 04 2022 23:28:51	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14143671	Email/PDF: gecsed@recoverycorp.com	Aug 04 2022 23:28:54	BP / Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
14150120	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 04 2022 23:24:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14333180	+ Email/PDF: acg.acg.ebn@aisinfo.com		

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User: auto

Page 2 of 4

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		Aug 04 2022 23:28:58	Capital One Auto Finance,, a division of Capital One N.A., Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
14143674	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 04 2022 23:28:56	CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500
14148077	Email/Text: mrdiscen@discover.com	Aug 04 2022 23:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14211519	+ Email/Text: kburkley@bernsteinlaw.com	Aug 04 2022 23:24:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14204522	Email/PDF: bncnotices@becket-lee.com	Aug 04 2022 23:28:54	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14143678	Email/Text: psnyder@fcbanking.com	Aug 04 2022 23:24:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14143680	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 04 2022 23:28:50	Home Depot, c/o Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
14143672	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 04 2022 23:28:54	Chase, PO Box 15298, Wilmington, DE 19850-5298
14143673	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 04 2022 23:28:58	Chase/Amazon, PO Box 15298, Wilmington, DE 19850-5298
14208239	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 04 2022 23:28:58	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14143682	+ Email/PDF: gecsed@recoverycorp.com	Aug 04 2022 23:28:59	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14209458	Email/Text: Bankruptcy.Notices@pnc.com	Aug 04 2022 23:24:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14207776	Email/Text: Bankruptcy.Notices@pnc.com	Aug 04 2022 23:24:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14143686	Email/Text: Bankruptcy.Notices@pnc.com	Aug 04 2022 23:24:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14143684	Email/Text: Bankruptcy.Notices@pnc.com	Aug 04 2022 23:24:00	PNC Bank, 6750 Miller Road, Brecksville, OH 44141
14211459	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 04 2022 23:28:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14633177	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 04 2022 23:28:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14144571	Email/PDF: rmscedi@recoverycorp.com	Aug 04 2022 23:28:59	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14362188	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 04 2022 23:24:00	SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
14211063	Email/PDF: gecsed@recoverycorp.com	Aug 04 2022 23:28:58	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Financial Services Vehicle Trust

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 04, 2022

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cr		JPMORGAN CHASE BANK, N.A.
14143670		BMW Finance
14143683		Mazda Finance
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
14143677	*+	Discover Bank, 6681 Country Blub Drive, Minneapolis, MN 55427-4601
14143679	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court:, First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14143685	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 6750 Miller Road, Brecksville, OH 44141

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank gdarr@lenderlaw.com
Justin L. McCall	on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank jmccall@lenderlaw.com, justin-mccall@comcast.net
Kenneth Steidl	on behalf of Debtor Francis J. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Lorraine A. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Martin A. Mooney	on behalf of Creditor Financial Services Vehicle Trust Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Martin A. Mooney	on behalf of Creditor BMW Financial Services NA LLC Martin.Mooney@ag.ny.gov, lgadomski@schillerknapp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 04, 2022

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor JPMorgan Chase Bank N.A. ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13